SHORT-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Pay off \$2,000 of credit card debt.

6 months

Open a credit card with a reward bonus.

1 month

Save \$100 on groceries and restaurants.

3 months

MID-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Pay off one debt.

2.5 years

Have a \$1,000 emergency fund.

1 year

Raise my credit score by 40 points.

1.5 years

LONG-TERM FINANCIAL GOAL EXAMPLES:

GOAL:

TIMELINE

Save a 20% down payment for a house.

3 years

Eliminate \$100,000 in student loan debt.

7 years

Have \$50,000 in a savings account.

4 years

Self

Smart Money Financial Planner

Henry K. Hebeler

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fifteen years ago and quickly discovered that much of the retirement planning advice available wasn t helping people accomplish their goals Now with Getting Started in a Financially Secure Retirement Hebeler shares his experience in this field with you and reveals what it really takes to achieve the retirement you want Written in a straightforward and accessible style Getting Started in a Financially Secure Retirement dismisses the assumptions that many popular retirement planning methods make and addresses some of today s most important retirement issues including everything from planning with realistic economic inputs to neglected subjects such as replacement budgeting reverse dollar cost averaging and the need for resiliency when encountering surprise events Filled with in depth insights practical advice and helpful retirement planning tools Getting Started in a Financially Secure Retirement will allow you to apply Hebeler's proven principles to your own specific situation whether you re already retired or still working and make more informed financial decisions as you plan for the years ahead Financial Planning and Personal Finance E. 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